

AMENDMENTS TO THE DRAWINGS

The attached drawing sheets include changes to Fig. 1. The Replacement Sheet and Annotated Sheet are intended to replace the original sheet labeled Figure 1.

Attachments: Replacement Sheet
Annotated Sheet showing changes made

REMARKS

Claims 1-5, 7-16 and 30 are pending. By this Amendment, a Replacement Sheet for Figure 1 is provided, claim 1 is amended and claim 6 is cancelled without prejudice or disclaimer. Reconsideration in view of the above amendments and following remarks is respectfully requested.

I. DRAWINGS

The Office Action objects to the drawings for: failing to show each and every feature of claim 1 and for failing to illustrate an applications server, a web-server and a database server.

Originally filed claim 6 of the instant application (now part of amended claim 1) describes that the unifying step further includes the steps of: determining at least one of the number of borrowers and guarantors; obtaining individual financial information; obtaining individual global debt service information; generating an individual global debt service report; and generating an individual financial report. It is respectfully submitted that each of these steps is illustrated in Fig. 4 (see steps from S410 onward). Specifically, the determining the number of borrowers step is illustrated at step S412, determining the number of guarantors is shown at step S424, obtaining individual global debt service information is shown at steps S434 and S417, generating an individual global debt service report is shown at steps S438 and S419 and generating an individual financial report is shown at steps S436 and S416. Thus, it is respectfully submitted that the steps of claim 1 are sufficiently illustrated in the Figures of the instant application.

In view of the Office Action's comment regarding the applications server, web-server and database server, Applicant hereby submits a Replacement Sheet for Figure 1 to illustrate these features. An Annotated Sheet is also provided to highlight the amendments to the drawings. Withdrawal of the objections to the drawing is hereby requested.

II. THE CLAIMS MEET THE REQUIREMENTS OF 35 U.S.C. §112

The Office rejects claims 1-16 and 30 under 35 U.S.C. §112, first paragraph, as being not enabled. The rejection is respectfully traversed.

The Office Action asserts that no decisioning step is shown. However, Figs. 2 and 3 end

with steps S220 where an approval/denial occurs. Furthermore, Fig. 4 provides further detail of the decisioning steps and analysis and it would be obvious to one of ordinary skill in the art that some determination could be made following the steps of Fig. 4.

The Office Action also objects to the term “unifying” as recited in claim 1 and also asserts that it is unclear what is meant by “unifying.” As recited in originally filed claim 6, the step of unifying includes the steps of determining at least one of the number of borrowers and guarantors; obtaining individual financial information; obtaining individual global debt service information; generating an individual global debt service report; and generating an individual financial report. These steps are all shown in Fig. 4 as described above. Furthermore, “unifying” refers to the process of combining information and conducting any necessary analysis of the combined information.

In view of the comments above, Applicant respectfully requests withdrawal of the rejection of claims 1-16 and 30 under 35 U.S.C. §112.

**III. CLAIMS 1-16 AND 30 DEFINE PATENTABLE
SUBJECT MATTER PURSUANT TO 35 U.S.C. §103**

The Office Action rejects claims 1-16 and 30 under 35 U.S.C. §103 as being unpatentable over U.S. Patent Publication No. 20030065614 to Sweeney (“Sweeney”) in view of U.S. Patent Publication No. 20020116323 to Schnall (“Schnall”) and U.S. Patent Publication No. 2003/0093366 to Halper et al. (“Halper”). The rejection is respectfully traversed.

The Office Action asserts that Sweeney teaches a method comprising: consolidating financial information from at least one borrower, a guarantor and a property into a central database and calculating financial cash flow for at least one of the guarantor, the borrower and the property.

The Office Action also asserts that Schnall discloses credit information associated with a secondary party which may be analyzed to assist in approving the loan.

Halper discloses an automated loan risk assessment system and method. The system of Halper calculates a risk score for a loan based upon a number of risk factors, including at least two of a fraud risk factor, a credit risk factor and a property valuation risk factor.

Neither Sweeney nor Schnall nor Halper discloses performing a risk assessment based upon net profit depreciation data, net cash flow, current debt and proposed debt, as recited in claim 1 of Applicant's invention. The system of Sweeney is only directed to rules based underwriting where an underwriter's website includes webpages for a multiscreen loan application. After determining a credit score, the system in Sweeney sends the score to loan product identifier to determine which type of loan an applicant may be eligible to receive. Once the loan product is identified, a term sheet identifier may send the results to the applicant.

Schnall is directed to a method and apparatus for providing loan information to multiple parties. The system and method of Schnall provides loan data made to a primary party where the loan has a secondary party.

Halper discloses a risk assessment system that takes into two of the following factors: fraud risk factor, a credit risk factor and a property valuation risk factor, but which does not consider the factors recited in claim 1 of Applicant's invention.

Thus, neither Sweeney nor Schnall nor Halper provides the features of the Applicant's invention, for example, performing a risk assessment based upon net profit depreciation data, net cash flow, current debt and proposed debt, as recited in claim 1.

Furthermore, Sweeney, Schnall and Halper fail to teach or suggest generating an individual global debt service report; and generating an individual financial report, as recited in claim 1. While Sweeney does disclose a "matrix," this matrix does not teach or suggest generating an individual global debt service report and generating an individual financial report.

Therefore, the combination of Sweeney, Schnall and Halper fails to teach or suggest the Applicant's invention as recited in claim 1. Therefore, withdrawal of the rejection of claim 1 under 35 U.S.C. § 103 is respectfully requested. Furthermore, withdrawal of the rejection of dependant claims 2-5, 7-16 and 30 under 35 U.S.C. § 103 is requested for the reasons described above and for the additional features which those claims recite.

Conclusion

Applicant respectfully submits that the present patent application is in condition for

allowance. An early indication of the allowability of this patent application is therefore respectfully solicited.

If the patent examiner believes that a telephone conference with the undersigned would expedite passage of this patent application to issue, they are invited to call on the number below.

It is not believed that extensions of time are required, beyond those that may otherwise be provided for in accompanying documents. If, however, additional extensions of time are necessary to prevent abandonment of this application, then such extensions of time are hereby petitioned under 37 C.F.R. § 1.136(a), and the Commissioner is hereby authorized to charge fees necessitated by this paper, and to credit all refunds and overpayments, to our Deposit Account listed on Applicant's initial application filing transmittal document.

Respectfully submitted,
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